



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
-----------------	-------------	----------------------	---------------------	------------------

10/077,429

02/15/2002

Philip M. Green

C37780/123357

3592

7590

10/06/2006

Allan W Watts ESQ
BRYAN CAVE LLP
2 N Central Avenue
Suite 2200
Phoenix, AZ 85004

EXAMINER

ZEENDER, FLORIAN M

ART UNIT

PAPER NUMBER

3627

DATE MAILED: 10/06/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

10/077,429

Applicant(s)

GREEN, PHILIP M.

Examiner

F. Ryan Zeender

Art Unit

3627

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 13 July 2006.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1,2,4-10 and 12-28 is/are pending in the application.
- 4a) Of the above claim(s) 1,2,4-6,10,12-15 and 23-28 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 7-9 and 16-22 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 15 February 2002 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Rejections - 35 USC § 103

Claims 7-9 and 16-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Tawara et al.

Tawara et al. disclose a method for accounting for a plurality of transactions for a plurality of accounts using a plurality of accounting rules (See for example Figs. 11-14), the accounts having a cost basis associated therewith; receiving a transaction (See for example 0039, 0041, 0058, 0059) having an event type, transaction classification, and asset classification (see for example 0071, 0041, 0058-0059); determining at least one accounting rule to apply to the transaction (See for example 0033, 0042, 0074); deriving accounting information for the transaction using accounting rules (See for example paragraph 0042); and the derived accounting information being posted using debits and credits to a ledger (for example Figs. 10-14) utilizing a numbering system (See for example 0075).

The prior art lack the specific teaching of the limitation of debiting and crediting a plurality of ledger balances using a posting matrix containing 0, 1, and -1.

Tawara et al. teach a similar posting system utilizing numbers (i.e., 1 and 2) to symbolize credits and debits (See for example paragraph 0075, as discussed above).

It would have been an obvious design choice to one of ordinary skill in the accounting art to utilize a posting matrix specifically containing numerals 0, 1, and -1 in order to account for debits/credits positively, negatively, or not at all.

Re claim 9: It is well known in the accounting industry to utilize specific accounting rules based on cost basis.

Re claims 16 and 18: It would have been an obvious design choice to one of ordinary skill in the art to update the accounts as each transaction is received in order to continuously provide the most up-to-date accounting.

Response to Arguments

Applicant's arguments filed 7/13/2006 have been fully considered but are not convincing.

Applicant argues on page 3 of his "REMARKS" that Tamara does not anticipate a posting matrix that is consistent with how that phrase is used in the current application. However, the Examiner is giving the posting matrix limitation its broadest reasonable interpretation and under this interpretation, Tamara does anticipate the claims, in view of the use of a design choice, as described above. The applicant states that "even though limitations from the specification are not to be read into the claims, Applicants submit that Tawara does not teach or suggest the use of any type of a 'matrix'". However, the applicant is precisely reading limitations from the specification into the claims when he argues limitations such as "matrix multiplication in which data of the fields of the transaction event are multiplied by the posting matrix". This "matrix multiplication" limitation is **not at all found in the claims** and the Examiner gives the posting matrix limitation its broadest reasonable interpretation. Tamara teaches a posting matrix in for example Figure 11 (credit/debit section).

Art Unit: 3627

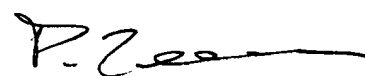
Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to F. Ryan Zeender whose telephone number is (571) 272-6790. The examiner can normally be reached on Monday-Friday, 8am-5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alex Kalinowski can be reached on (571) 272-6771.

The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

F. Zeender
Primary Examiner, A.U. 3627
October 2, 2006

 10/2/06
F. RYAN ZEENDER
PRIMARY EXAMINER